

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

IN RE: **David M. Jones  
Janneh P. Grant-Jones**

Case No.: **17-20321**  
Judge: **JNP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original  
☒ Motions Included

☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: 08/31/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

**Part 1: Payment and Length of Plan**

a. The debtor shall pay 437.00 Monthly to the Chapter 13 Trustee, starting on 06/01/2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                  | Type of Priority | Amount to be Paid |
|---------------------------|------------------|-------------------|
| Ernest A. Aponte, Esquire | Attorney Fees    | 1,380.00          |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

## Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor       | Collateral or Type of Debt  | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------------|---|-----------|----------------------------|---|--|
| Chase Mortgage | 202 Sycamore Avenue Egg Harbor Township, NJ 08234 Atlantic County | 12,550.00 | 0.00                       | 12,550.00                               | 1,136.63                               |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor      | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|---------------|----------------------------|-----------|----------------------------|---|--|
| <b>-NONE-</b> |                            |           |                            |   |  |

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| <b>-NONE-</b>    |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor                      | Collateral   | Scheduled Debt  | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|-------------------------------|--|-----------------|------------------------|----------------|--|----------------------|-------------------------|
| <b>Toyota Motor Credit Co</b> | <b>2011 Toyota Corolla<br/>130,000 miles<br/>Location: 202 Sycamore Avenue,<br/>Egg Harbor Township NJ 08234</b> | <b>9,497.00</b> | <b>8,450.00</b>        | <b>None</b>    | <b>8,450.00</b>                          | <b>5.25</b>          | <b>9,625.80</b>         |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor                | Collateral to be Surrendered   | Value of Surrendered Collateral | Remaining Unsecured Debt |
|-------------------------|--|---------------------------------|--------------------------|
| <b>Westgate Resorts</b> | <b>Time Share (10,000 Turkey Lake Road, Orlando, FL 32819, Building 100)</b> | <b>1.00</b>                     | <b>8,076.62</b>          |

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor  
-NONE-

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

| Creditor            | Collateral   | Total Amount to be Paid through the Plan |
|---------------------|--|--|
| Toyota Motor Credit | 2011 Toyota Corolla, 130,000 miles<br>Location: 202 Sycamore Avenue, Egg Harbor Township, NJ 08234 | 9,625.80                                 |

**Part 5: Unsecured Claims ☒ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| -NONE-   |                                   |           |                   |

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| -NONE-   |                             |                             |                     |                       |

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| -NONE-   |                      |              |                |                     |                             |   |                              |

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
| -NONE-   |            |                |                        |                |  |   |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor               | Collateral   | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|------------------------|--|----------------|------------------------|-----------------------------|--|
| Toyota Motor Credit Co | 2011 Toyota Corolla<br>130,000 miles<br>Location: 202 Sycamore Avenue,<br>Egg Harbor Township NJ 08234 | 9,497.00       | 8,450.00               | 8,450.00                    | 1,047.00                               |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**  
☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**  
 Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**  
 The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commission
- 2) Ernest A. Aponte, Esq. - Attorney Fees
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-petition claims**  
 The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9 : Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **05/19/2017**

Explain below **why** the plan is being modified: Plan is being modified in order to address secured creditor, Toyota Motor Credit's objection to cram down

Explain below **how** the plan is being modified: Value of 2011 Toyota Corolla is being modified to \$8,450.00, cram-down of the same is being modified accordingly

Are Schedules I and J being filed simultaneously with this modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date August 31, 2017

/s/ Ernest A. Aponte, Esquire

Ernest A. Aponte, Esquire

Attorney for the Debtor

Date: August 31, 2017

/s/ David M. Jones

David M. Jones

Debtor

Date: August 31, 2017

/s/ Janneh P. Grant-Jones

Janneh P. Grant-Jones

Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date August 31, 2017

/s/ Ernest A. Aponte, Esquire

Ernest A. Aponte, Esquire

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: August 31, 2017

/s/ David M. Jones

David M. Jones

Debtor

Date: August 31, 2017

/s/ Janneh P. Grant-Jones

Janneh P. Grant-Jones

Joint Debtor

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David M. Jones  
 Jannah P. Grant-Jones  
 Debtors

Case No. 17-20321-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 51

Date Rcvd: Sep 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2017.

db/jdb +David M. Jones, Jannah P. Grant-Jones, 202 Sycamore Avenue,  
 Egg Harbor Township, NJ 08234-5213  
 516835629 +Buckley Madole, PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 516835630 +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 516835638 +Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009  
 516835639 +Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040  
 516835642 +Client Services, Inc., P.O. Box 1503, Saint Peters, MO 63376-0027  
 516835646 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Direct TV, PO Box 78626, Phoenix, AZ 85062-8626)  
 +Devoe & Devoe, 90 Livingston Avenue, P.O. Box 830, New Brunswick, NJ 08903-0830  
 516835645 +Enhanced Recovery Company, LLC, P.O. Box 57610, Jacksonville, FL 32241-7610  
 516835647 Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166  
 516835648 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
 516835655 Great Vacation Getaway, LLC, 1450 Sandlake Commons Boulevard, Orlando, FL 32819  
 516835656 +HSBC Bank, P.O. Box 5213, Carol Stream, IL 60197-5213  
 516835657 InCharge Debt Solution, P.O. Box 863252, Suite 300, Orlando, FL 32886-3252  
 516835659 +Jones & Associates Law Group, LLC, 200 Centennial Avenue, Suite 200,  
 Piscataway, NJ 08854-3950  
 516835663 New Century Financial Services, Inc., 7 Entin Road, Parsippany, NJ 07054-5020  
 516835668 Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 516835671 +Raymour and Flanagan Credit Card/WellsF, P.O. Box 10475, Des Moines, IA 50306-0475  
 516860653 +Raymour and Flanagan, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026  
 516835672 +Rutgers State University, 57 US Highway 1, New Brunswick, NJ 08901-8554  
 516835679 +Superior Court of New Jersey, Essex County, 50 West Market Street, Newark, NJ 07102-1690  
 516835674 +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,  
 Atlantic City, NJ 08401-4526  
 516835686 TD Bank NA/Diamond Furniture, P.O. Box 84037, Columbus, GA 31908-4037  
 516964642 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849,  
 Dallas, TX 75380-0849  
 516835688 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 516897047 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517042455 Toyota Motor Credit Corporation, KML Law Group PC, 216 Haddon Avenue, Suite 206,  
 Westmont, NJ 08108  
 516835689 +Web Bank/Fingerhut, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339  
 516835691 +Westgate Resorts, Foreclosure Department, 2801 Old Winter Garden Road,  
 Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 08 2017 01:21:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 08 2017 01:21:33 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516835628 E-mail/Text: legal@arsnational.com Sep 08 2017 01:21:20 ARS National Services, Inc.,  
 P.O. Box 463023, Escondido, CA 92046-3023  
 516835627 E-mail/Text: mtamsett@adminrecovery.com Sep 08 2017 01:21:56 Admin Recovery, LLC,  
 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809  
 516835635 +E-mail/Text: bkr@cardworks.com Sep 08 2017 01:20:53 Cardworks/CW Nexus,  
 Attn: Bankruptcy Department, P.O. Box 9201, Old Bethpage, NY 11804-9001  
 516835637 +E-mail/Text: bkr@cardworks.com Sep 08 2017 01:20:53 Carson Smithfield, LLC,  
 225 W. Station Square Dr., Pittsburgh, PA 15219-1174  
 516835643 E-mail/PDF: creditonebknofifications@resurgent.com Sep 08 2017 01:17:41 Credit One Bank,  
 P.O. Box 98873, Las Vegas, NV 89193-8873  
 516835654 E-mail/Text: fggbanko@fgny.com Sep 08 2017 01:20:58 Foster Garbus and Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604  
 516835658 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 08 2017 01:21:46 Jefferson Capital Systems, LLC,  
 16 McLeland Road, Saint Cloud, MN 56303  
 517003339 E-mail/Text: bkr@cardworks.com Sep 08 2017 01:20:53 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 516835660 +E-mail/Text: bankruptcydpt@mcmeq.com Sep 08 2017 01:21:32 Midland Funding LLC,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 516835662 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Sep 08 2017 01:22:26 Navy Federal Credit Union,  
 P.O. Box 3000, Merrifield, VA 22119-3000  
 516835664 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 08 2017 01:39:09  
 Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, 120 Corporate Boulevard,  
 Norfolk, VA 23502  
 516835665 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 08 2017 01:38:46  
 Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, P.O. Box 41067,  
 Norfolk, VA 23541  
 516835673 +E-mail/Text: clientservices@simonsagency.com Sep 08 2017 01:22:14 Simons Agency, Inc.,  
 4963 Wintersweet Drive, Liverpool, NY 13088-2176

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 51

Date Rcvd: Sep 07, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516840954 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2017 01:17:37 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516835681 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2017 01:17:25 Synchrony Bank/Gap,  
Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835682 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2017 01:17:25 Synchrony Bank/HH Gregg,  
Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835683 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2017 01:17:25 Synchrony Bank/Lowes,  
Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835684 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2017 01:17:25 Synchrony Bank/Pep Boys,  
Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835685 +E-mail/PDF: gecsedirecoverycorp.com Sep 08 2017 01:17:37 Synchrony Bank/Walmart,  
Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835687 E-mail/Text: bankruptcy@td.com Sep 08 2017 01:21:37 TD Bank NA/Target, P.O. Box 84037,  
Columbus, GA 31908-4037

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516835632\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835633\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835634\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835631\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835636\* +Cardworks/CW Nexus, Attn: Bankruptcy Department, P.O. Box 9201,  
Old Bethpage, NY 11804-9001  
516835640\* +Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040  
516835641\* +Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040  
516835644\* Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873  
516835649\* Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166  
516835650\* Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166  
516835652\* First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
516835653\* First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
516835661\* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
516835666\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department,  
P.O. Box 41067, Norfolk, VA 23541)  
516835667\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department,  
P.O. Box 41067, Norfolk, VA 23541)  
516835669\* Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
516835670\* Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
516835675\* +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,  
Atlantic City, NJ 08401-4526  
516835676\* +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,  
Atlantic City, NJ 08401-4526  
516835677\* +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,  
Atlantic City, NJ 08401-4526  
516835678\* +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,  
Atlantic City, NJ 08401-4526  
516835680\* +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,  
Atlantic City, NJ 08401-4526  
516835690\* +Web Bank/Fingerhut, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339  
TOTALS: 0, \* 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2017

Signature: /s/Joseph Speetjens



District/off: 0312-1

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 51

Date Rcvd: Sep 07, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Ernest A. Aponte on behalf of Debtor David M. Jones ernestaaponte@justice.com  
Ernest A. Aponte on behalf of Joint Debtor Jannah P. Grant-Jones ernestaaponte@justice.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6